NORTH AMERICAN COMPENSATION PLAN OVERVIEW

EFFECTIVE JULY 1, 2018

The ACN Opportunity has been designed to help you build a successful business of your own. ACN Independent Business Owners (IBOs) can earn money in two ways:

1. Monthly residual commissions based on their personal and downline customers' usage of ACN's services.
2. Weekly and Monthly Bonuses based on customer acquisition.

Compensation is earned only when customers are acquired.

Access your IBO Back Office for details on ACN's monthly promotional bonuses – designed to get new IBOs off to a fast start.

POSITIONS & QUALIFICATIONS

STARTING POSITION: EVERY IBO STARTS AS A **TEAM TRAINER** (TT)

QTT Qualified Team Trainer

7 CUSTOMER POINTS

To become a Qualified Team Trainer you must have a minimum of 7 Customer Points and at least 3 services.

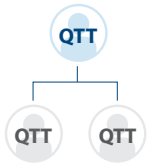
EARNED POSITIONS:

ETT Executive Team Trainer

25 PERSONAL CUSTOMER POINTS

- OR -

YOU
7 Customer Points and 3 Services



Acquire a minimum of 7 Personal Customer Points Plus 2 QTT Legs

ETL Executive Team Leader

60 PERSONAL CUSTOMER POINTS

- OR -

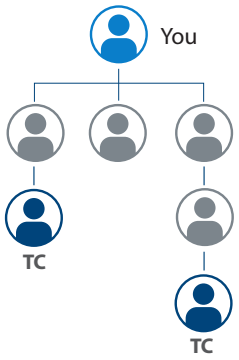
Acquire 15 Personal Customer Points plus 2 ETT legs.

TC Team Coordinator

600 TOTAL CUSTOMER POINTS *(Personal and Downline)*

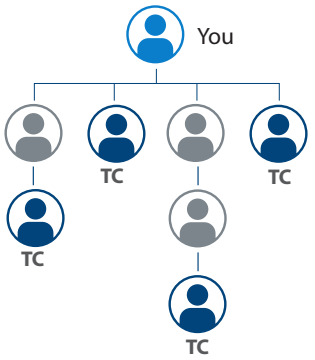
A minimum of 600 total Customer Points in your team with a maximum of 200 Customer Points per leg.

RD Regional Director



Must be qualified as a TC and have 1 TC in 2 separate legs at any level.

RVP Regional Vice President

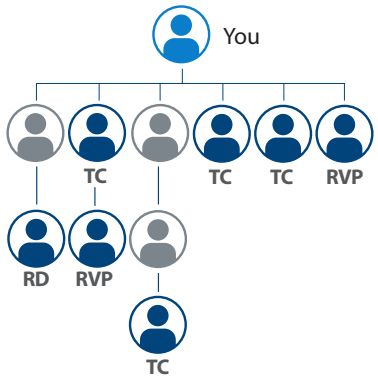


1 TC in 4 separate legs at any level

3,000 total customer points (maximum of 1,000 points per leg)

PLATINUM RVP
$300,000 in Downline Billing
Limit of $125,000 from each leg

SVP Senior Vice President



Must have 1 TC or above in 6 separate legs, including at least 2 RVP legs and 1 RD leg

Minimum Monthly Downline Billings: $500,000
(Limit $250,000 per leg)

TCS AND ABOVE MUST MAINTAIN 15 CUSTOMER POINTS AND 5 SERVICES TO RECEIVE EARNED POSITION COMPENSATION.

Earnings as an ACN IBO are based solely upon the successful sale of products to customers and their usage of those products. Individuals will incur expenses in operating their ACN business, such as the sign-up fee and renewal fee, as well as other possible operating expenses. As with any business, earnings and success at ACN are not guaranteed but depend primarily on the individual's commitment, persistence and effort. Individuals may not earn income and may lose money as an IBO.

ACN's Compensation Plan is subject to change without notice at ACN's discretion and for any reason.

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MONTHLY RESIDUAL COMMISSIONS

Over time, the majority of your compensation will come from the residual income of your customers' monthly billings. Customer acquisition is the fuel for your business, creating long-term lasting income and by teaching other people how to do the same thing, you will build residual income for yourself.

PERSONAL COMMISSIONS

As you acquire your own, personal customers, you qualify to earn between 1% and 10% of their monthly bills. This percentage is based on your total number of Customer Points:

1-29 Customer Points =	1%
30-39 Customer Points =	**3%**
40-59 Customer Points =	5%
60+ Customer Points =	**10%**

Example for illustrative purposes: (See Point Schedule Beginning on Page 4)
(Average $40 Monthly Bill)

40 Customer Points = $40/month personal commission

20 Customers (totaling 40 Customer Points) x $40 bill x 5% = $40/month personal commission

60 Customer Points = $120/month personal commission

30 Customers (totaling 60 Customer Points) x $40 bill x 10% = $120/month personal commission

OVERRIDING RESIDUAL COMMISSIONS

Schedule of commissions earned from customer acquisition in your organization and Personal Customer Points required:

COMMISSIONS BY SERVICE

Levels	Telecommunications and Essential Services		Energy for Large Business	QUALIFICATIONS FOR EACH COMMISSION LEVEL Personal Customer Points
Personal	1-10 %		2 %	See Box Above
1 2	1/4 % 1/4 %		1/2 % 1/4 %	10
3 4	1/4 % 1/2 %		1/4 % ------	20
5 6	3 % 5 %		------ ------	40
7	8%		------	60
	RVP	**Platinum RVP[1]**		
Open Line RVP	1 1/2%	3%	1/2%	**Open Line Platinum RVP and RVP** commissions are paid on customer billings below your 7th level down to the 7th level of the first RVP (or SVP) in your downline.
1st Generation RVP	1%	1%	------	**1st Generation Platinum RVP and RVP** commissions are paid on customer billings from the 8th level of the first downline RVP (or SVP) through the 7th level of the second downline RVP (or SVP).
2nd Generation RVP	1/2%	1/2%	------	**2nd Generation RVP** commissions are paid on customer billings from the 8th level of the second downline RVP (or SVP) through the 7th level of the third downline RVP (or SVP).
Open Line SVP	2 %		1/2 %	**Open Line SVP** commissions are paid on customer billings below your 7th level down to the 7th level of the first SVP in your downline.
1st Generation SVP	1 %		------	**1st Generation SVP** commissions are paid on customer billings from the 8th level of the first downline SVP through the 7th level of the second downline SVP.

[1]*Platinum RVP is a designation that applies to North American IBOs only.*

Complete customers must be received by 2:00pm ET on the first Friday of the month in order for IBOs to qualify for commissions. Commissions are released on the first business day following the third Friday of each month. Commissions are paid the third month after the close of the month the customer is billed.

Commissions on large commercial accounts and customers acquired by Affinity programs (such as not-for-profit organizations) may be paid according to a custom commission schedule that will be determined at the time the program/contract is completed.

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WEEKLY CUSTOMER ACQUISITION BONUSES - CABS

Customer Acquisition Bonuses (CABs) are paid when your newly sponsored Team Trainers become qualified within 30 days of their start date. In order to count for qualifications, all new customers must show a "complete" status on the IBO's Personal Customer List. A customer will show a "complete" status when all the necessary information has been received and processed by ACN.

CUSTOMER ACQUISITION BONUSES - *ALL EARNED POSITIONS*

Executive Team Trainer	Executive Team Leader	Team Coordinator	Regional Director	Regional Vice President	Senior Vice President
ETT in 30 Days Open Line Bonus **$100** Paid to the ETT or above when a new IBO becomes qualified as an ETT with 2 QTT legs within their first 30 days	Open Line **+ $100**	Open Line **+ $200** 1st Generation **$50**	Open Line **+ $80**	Open Line **+ $70** 1st Generation **$20**	Open Line **+ $20** 1st Generation **$10**

CUSTOMER ACQUISITION BONUS SCHEDULE

Executive Team Trainer	Executive Team Leader	Team Coordinator	Regional Director	Regional Vice President	Senior Vice President
$100	$100	$300	$380	$450	$470
	↓	↓	↓	↓	↓
	ETT $100	ETT $300	ETT $380	ETT $450	ETT $470
	↓	↓	↓	↓	↓
	$0	ETL $200	ETL $280	ETL $350	ETL $370
		↓	↓	↓	↓
		TC $50	TC $130	TC $200	TC $220
		↓	↓	↓	↓
		TC $0	TC $80	TC $150	TC $170
			↓	↓	↓
			RD $0	RD $70	RD $90
				↓	↓
				RVP $20	RVP $40
				↓	↓
				RVP $0	RVP $20
					↓
					SVP $10
					↓
					SVP $0

Open Line CABs are bonuses you earn when IBOs in your organization, **who are not under an IBO that has reached the same earned position** (or higher) that you have reached, acquire customers to become qualified within 30 days of their start date.

Generational CABs are bonuses you earn when IBOs in your organization, **who are under an IBO that has reached the same earned position** (or higher) that you have reached acquire customers to become qualified within 30 days of their start date.

REMEMBER:
Compensation is earned **only** when customers are acquired. ACN reserves the right to retract the payment of any bonus or commission if it is found that a customer used to qualify for a bonus or a certain commission level was not a valid billing customer.

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UNITED STATES CUSTOMER POINT SYSTEM & COMMISSIONABLE REVENUE

The only way to earn income at ACN is through the acquisition of customers; therefore all IBOs must acquire customers in order to meet qualifications and advance through ACN's earned positions. ACN utilizes a Customer Point system for each of its products and services. Services provide long-term residual income.

YBA counts as 2 POINTS AND 1 SERVICE for the life of your subscription![1]

	PRODUCT/SERVICE	CUSTOMER POINTS	MONTHLY COMMISSIONABLE REVENUE*	DURATION OF POINTS AND COMMISSIONS
PHONE SERVICE	***RESIDENTIAL*** – **Digital Phone Service**			
	Phone Adapter – Transfer Phone Number	2 Points	100%	Life of Customer
	Phone Adapter – New Phone Number	1 Point	100%	Life of Customer
	BUSINESS **–DigitalTalk® *Express*** Digital Phone Service for Home Office & Small Business	1st Line = 3 Points 2nd Line = 5 Points 3rd Line = 7 Points 4th Line = 9 Points	100%	Life of Customer
WIRELESS **Ported Numbers:** Points count immediately once service is connected **New Numbers:** Points count following 45 days of service	***RESIDENTIAL***			
	Flash Wireless Single Line - Voice Only	1 Point per Line	100%	Life of Customer
	Flash Wireless Single Line - Unlimited Voice and Text	1 Point per Line	100%	Life of Customer
	Flash Wireless Single Line - Unlimited Voice & Text + Data	3 Points per Line Mobile Hotspots: Commission Only	100% Customers who switch to Flash Wireless from Verizon are 50% Commissionable	Life of Customer
	Flash Wireless **Family Plans** Unlimited Voice, Text + 20 GB of Shareable Data	1st line = 3 points 2nd line = 2 points 3rd-6th line = 1 point each	100% Customers who switch to Flash Wireless from Verizon are 50% Commissionable	Life of Customer
	Flash Wireless **Unlimited Family Plans** Unlimited data, talk and text	2 lines = 5 points 3 lines = 6 points 4 lines = 7 points	Customers who switch to Flash Green from Verizon are 50% commissionable. All others are 100%. 3-lines and 4-lines are 50% commissionable.	Life of Customer
	BUSINESS			
	Flash Wireless	2 Lines = 4 Points 1 Additional Point per Line (Maximum of 10 points per account)	100%	Life of Customer

**Commissionable revenue is billed revenue less taxes, surcharges and an allowance for bad debt. ACN reserves the right to reduce commissionable revenue by a percentage factor for promotional plans, products, negotiated pricing or certain services. Commissionable Billing for some products is a fixed amount. IBOs receive a percentage of these amounts each month depending on where they fall in the Compensation Plan.*

[1] Your Business Assistant revenue will count for your Downline Billing Requirements for position qualifications. If a Your Business Assistant subscription was used for CAB qualifications and is cancelled within the first 60 days, the bonus will be retracted.

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	PRODUCT/SERVICE	CUSTOMER POINTS	MONTHLY COMMISSIONABLE REVENUE*	DURATION OF POINTS AND COMMISSIONS
BUNDLES	**AT&T DIRECTV**	3 Points	$40	2 Years
	AT&T High-Speed Internet	2 Points	$25	2 Years
	AT&T Home Phone	0 Points	$10	2 Years
	Frontier TV	2 Points	$30	2 Years
	Frontier High-Speed Internet	2 Points	$20	2 Years
	Frontier Home Phone	0 Points	$15	2 Years
ENERGY	***RESIDENTIAL***			
	XOOM Energy Natural Gas or Electricity	1 Point per Service	50%**	Life of Customer
	BUSINESS			
	XOOM Energy Natural Gas or Electricity - ***Small Business***	2 Points per Service	50%**	Life of Customer
	XOOM Energy Natural Gas or Electricity - ***Medium Business*** *Submitted via Lead Pass Form*	3 Points per Service	up to 30%****	Life of Customer
	XOOM Energy Natural Gas or Electricity - ***Big Business*** *Submitted via Lead Pass Form*	4-8 Points per Service	up to 50%**	Life of Customer
SECURITY & AUTOMATION	***RESIDENTIAL***			
	Vivint Home Security & Automation	3 Points	100%	Life of Customer
	BUSINESS			
	Vivint Security & Automation	3 Points	100%	Life of Customer
TELEVISION	***RESIDENTIAL***			
	DISH	3 Points	$40 Flex Plan and Smart Pack $19.99	2 years
	DIRECTV	3 Points	$40	2 years
	BUSINESS			
	DISH	3 Points	$40	2 years
PAYMENT PROCESSING	**Anovia** Payment Processing with Over $3,000 Processing/Month	3 Points	100%	Paid on Anovia Revenue for the Life of Customer
	Anovia Payment Processing - New Merchants/Merchants Processing Less Than or Equal to $3,000/month	1 Point		

**Commissionable revenue is billed revenue less taxes, surcharges and an allowance for bad debt. ACN reserves the right to reduce commissionable revenue by a percentage factor for promotional plans, products, negotiated pricing or certain services. Commissionable Billing for some products is a fixed amount. IBOs receive a percentage of these amounts each month depending on where they fall in the Compensation Plan.*

***Energy rates subject to fluctuation. ACN reserves the right to cap commissionable billing at $1/therm and 13.5¢/kilowatt-hour. IBOs will receive commissions on 50% of the customers' actual energy usage excluding bad debt, taxes and surcharges.*

****IBOs will receive commissions on 50% of the commissionable revenue excluding bad debt.*

*****Energy rates subject to fluctuation. ACN reserves the right to cap commissionable billing at $1/therm and 13.5¢/kilowatt-hour. IBOs will receive commissions on 30% of the customers' actual energy usage excluding bad debt, taxes and surcharges.*

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PUERTO RICO CUSTOMER POINT SYSTEM & COMMISSIONABLE REVENUE

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	PRODUCT/SERVICE	CUSTOMER POINTS	MONTHLY COMMISSIONABLE REVENUE*	DURATION OF POINTS AND COMMISSIONS
TELEVISION	***RESIDENTIAL* - Satellite TV**			
	DISH	2 Points Flex Plan and Smart Pack = 1 Point	$40 Flex Plan and Smart Pack $19.99	2 years
	***BUSINESS* - Satellite TV**			
	DISH	2 Points	$40	2 years

**Commissionable revenue is billed revenue less taxes, surcharges and an allowance for bad debt. ACN reserves the right to reduce commissionable revenue by a percentage factor for promotional plans, products, negotiated pricing or certain services.*

Commissionable Billing for some products is a fixed amount. IBOs receive a percentage of these amounts each month depending on where they fall in the Compensation Plan.

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CANADA CUSTOMER POINT SYSTEM & COMMISSIONABLE REVENUE

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YBA counts as 2 POINTS AND 1 SERVICE for the life of your subscription![1]

	PRODUCT/SERVICE	CUSTOMER POINTS	MONTHLY COMMISSIONABLE REVENUE*	DURATION OF POINTS AND COMMISSIONS
PHONE SERVICE	***RESIDENTIAL*** – **Digital Phone Service**			
	Phone Adapter – Transfer Phone Number	2 Points	100%	Life of Customer
	Phone Adapter – New Phone Number	1 Point	100%	Life of Customer
	BUSINESS – **DigitalTalk® *Express*** – Digital Phone Service for Home Office & Small Business	1st Line = 3 Points 2nd Line = 5 Points 3rd Line = 7 Points 4th Line = 9 Points	100%	Life of Customer
HIGH SPEED INTERNET + VOICE	High Speed Internet + Voice – **Digital Phone Service**	2 Additional Points	100%	Life of Customer
	High Speed Internet + Voice – **DigitalTalk® *Express***	2 Additional Points	100%	Life of Customer
HIGH SPEED INTERNET	**ACN High Speed Internet**	2 Points	100%	Life of Customer

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	PRODUCT/SERVICE	CUSTOMER POINTS	MONTHLY COMMISSIONABLE REVENUE*	DURATION OF POINTS AND COMMISSIONS
PAYMENT PROCESSING	**Anovia** Payment Processing with Over $3,000 Processing/ Month	3 Points	100%	Paid on Anovia Revenue for the Life of Customer
	Anovia Payment Processing - New Merchants/Merchants Processing Less Than or Equal to $3,000/Month	1 Point		
SECURITY & AUTOMATION	***RESIDENTIAL***			
	Vivint Home Security & Automation	3 Points	100%	Life of Customer
	BUSINESS			
	Vivint Security & Automation	3 Points	100%	Life of Customer
ENERGY - NATURAL GAS AND ELECTRICITY	***RESIDENTIAL***			
	XOOM Energy Natural Gas or Electricity	1 Point per Service	50%**	Life of Customer
	Reliance Water Heater Rental (Alberta and Ontario)	2 Points per Service	50%**	Life of Customer
	BUSINESS			
	XOOM Energy Natural Gas or Electricity – ***Small Business***	2 Points per Service	50%**	Life of Customer
	XOOM Energy Natural Gas or Electricity – ***Medium Business Submitted via Lead Pass Form***	3 Points per Service	up to 30%****	Life of Customer
	XOOM Energy Natural Gas or Electricity – ***Big Business Submitted via Lead Pass Form***	2-5 Points per Service	up to 50%**	Life of Customer

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***IBOs will receive commissions on 50% of the customers' actual energy usage, excluding bad debt, taxes and surcharges. Energy rates subject to fluctuation. ACN reserves the right to cap commissionable billing at $1/therm and 13.5¢/kilowatt hour. Commissionable revenue percentage may be lower for Large Business accounts depending on rates and terms offered to customers.*

*****Energy rates subject to fluctuation. ACN reserves the right to cap commissionable billing at $1/therm and 13.5¢/kilowatt-hour. IBOs will receive commissions on 30% of the customers' actual energy usage excluding bad debt, taxes and surcharges.*

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